

**Senate File 105 - Introduced**

SENATE FILE 105

BY DONAHUE

**A BILL FOR**

1 An Act relating to insurance coverage for acupuncture.

2 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 148E.9, Code 2023, is amended to read as  
2 follows:

3 **148E.9 Accident and health insurance coverage.**

4 This chapter shall not be construed to require accident and  
5 health insurance coverage for acupuncture services under an  
6 existing or future contract or policy for insurance issued or  
7 issued for delivery in this state, unless otherwise provided by  
8 the contract or policy, or as required by section 514C.36.

9 Sec. 2. NEW SECTION. **514C.36 Acupuncture — coverage.**

10 1. As used in this section, unless the context otherwise  
11 requires:

12 a. "*Acupuncture*" means the same as defined in section  
13 148E.1.

14 b. "*Acupuncturist*" means a person who is engaged in the  
15 practice of acupuncture and who is licensed pursuant to section  
16 148E.2.

17 c. "*Cost-sharing*" means any coverage limit, copayment,  
18 coinsurance, deductible, or other out-of-pocket expense  
19 obligation imposed on a covered person by a policy, contract,  
20 or plan providing for third-party payment or prepayment of  
21 health or medical expenses.

22 d. "*Covered person*" means a policyholder, subscriber, or  
23 other person participating in a policy, contract, or plan that  
24 provides for third-party payment or prepayment of health or  
25 medical expenses.

26 e. "*Health carrier*" means the same as defined in section  
27 514J.102.

28 f. "*Practice of acupuncture*" means the same as defined in  
29 section 148E.1.

30 2. a. Notwithstanding the uniformity of treatment  
31 requirements of section 514C.6, a health carrier that offers  
32 individual, group, or small group contracts, policies, or  
33 plans in this state that provide for third-party payment or  
34 prepayment of health or medical expenses shall offer coverage  
35 for acupuncture performed by an acupuncturist.



1 concepts that employs oriental medical diagnosis and treatment,  
2 and adjunctive therapies and diagnostic techniques, for the  
3 promotion, maintenance, and restoration of health and the  
4 prevention of disease.

5 The bill requires a policy, contract, or plan providing  
6 for third-party payment or prepayment of health or medical  
7 expenses to offer coverage for acupuncture performed by an  
8 acupuncturist. "Acupuncturist" is defined as a person who is  
9 engaged in the practice of acupuncture and who is licensed  
10 pursuant to Code section 148E.2. "Practice of acupuncture" is  
11 also defined in the bill. Coverage required under the bill  
12 shall not be less favorable than coverage a health carrier  
13 offers for general physical illness. Cost-sharing requirements  
14 imposed for coverage required under the bill shall not be  
15 less favorable than cost-sharing requirements imposed by a  
16 health carrier for general physical illness. "Cost-sharing"  
17 is defined in the bill.

18 The bill applies to third-party payment providers enumerated  
19 in the bill. The bill specifies the types of specialized  
20 health-related insurance which are not subject to the bill.

21 The commissioner of insurance may adopt rules to administer  
22 the bill.

23 The bill applies to third-party payment provider contracts,  
24 policies, or plans delivered, issued for delivery, continued,  
25 or renewed in this state on or after January 1, 2024.

26 The bill makes conforming changes to Code section 148E.9.